Certificate Number: 05781-PAW-DE-033649414

Bankruptcy Case Number: 14-23383



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 4, 2019, at 5:01 o'clock PM PST, Patrick Helmick completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: November 4, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President